South Bend Heritage Foundation, Inc.
803 Lincolnway West
South Bend, IN 46616

Requirements for Certificates of Insurance

- **Commercial General Liability Requirements:** $1,000,000

- **Commercial Auto Policy Requirements:**
  Minimum Combined Single Limit per Accident: $500,000

NOTE: If using a personal vehicle you must carry non-owned/hired auto liability

- **Workers Compensation and Employers Liability**
  Minimum Employers Liability Limits:
  $100,000/$500,000/$100,000

- **Umbrella Liability Requirements:**
  Minimum Limits: $2,000,000

*SBHF will accept a valid Indiana Department of Revenue Workers’ Compensation Clearance Certificate for Independent Contractors in lieu of Workmans Comp coverage. Sole proprietors and/or partnerships meeting certain criteria are eligible for apply. Information and applications are available on line at the Dept. of Revenue’s website at www.state.in.us/dor.*

South Bend Heritage Foundation, its subsidiaries and agents must be listed as an additional insured. Any contractor doing work for the Northeast Neighborhood Revitalization Organization must also list that organization (NNRO). Any contractor doing rehab work should also list South Bend Heritage Properties LLC.